

IN RE:

Gardner, Victoria Harwell

Debtor(s)

Case No. _____

Chapter 12

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|---------------------|-----------------|-----------------|--------------|
| A - Real Property | Yes | 2 | \$ 6,742,500.00 | | |
| B - Personal Property | Yes | 7 | \$ 748,597.71 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 3 | | \$ 2,384,606.59 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | \$ 22,500.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 3 | | \$ 8,124.21 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | \$ 26,000.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | \$ 18,848.00 |
| TOTAL | | 24 | \$ 7,491,097.71 | \$ 2,415,230.80 | |

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Chapter 12

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | \$ |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ |
| Student Loan Obligations (from Schedule F) | \$ |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ |
| TOTAL | \$ |

State the following:

| | |
|---|----|
| Average Income (from Schedule I, Line 16) | \$ |
| Average Expenses (from Schedule J, Line 18) | \$ |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ |

State the following:

| | | |
|--|----|----|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ |
| 4. Total from Schedule F | | \$ |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ |

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(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|------------------------------------|---|-------------------------|
| 1000 ft. River Deck (upper and lower) to the First Broad River with five separate decks. | | J | 35,000.00 | 1,538,421.30 |
| 2 Commercial Lots on South Dekalb St., Shelby, NC across from U.S. Post Office containing approximately 1.3 acres. | | J | 500,000.00 | 1,336,888.79 |
| 3 car garage on property located at 403 S. Washington St., Shelby, NC with finished second floor w heating and AC. | | | 250,000.00 | 1,336,888.79 |
| 5 Bay Equipment Shed located at 103 Horse Barn Road, Casar, NC with full office, bath, electricity, heating and AC. | | J | 65,000.00 | 1,538,421.30 |
| Carriage House on property located at 403 S. Washington St., Shelby, NC containing 1100 sq. ft. and 3 baths. | | | 150,000.00 | 1,336,888.79 |
| Dock on the lake at 267 Melwood Drive, Casar, NC. | | J | 5,000.00 | 1,538,421.30 |
| Dog Kennel located at 101 Horse Barn Road, Casar, NC containing 2000 sq. ft., tile floors, wash room, feed room, vet room, full electricity, heating and AC. | | J | 185,000.00 | 1,538,421.30 |
| Dog Kennel located at 107 Horse Barn Road, Casar, NC containing 250 sq. ft., full electricity, heating and AC. | | J | 20,000.00 | 1,538,421.30 |
| Farm property located at Melwood Drive, Casar, NC containing approximately 58 acres valued at \$20,000.00 per acre. | | | 1,160,000.00 | 1,538,421.30 |
| Guest House located at 188 Melwood Drive, Casar, NC containing 2750 sq. ft. with 5 bedrooms and 2 full baths. | | J | 325,000.00 | 1,538,421.30 |
| Horse Barn located at 101 Upper Melwood Drive, Casar, NC containing 1200 sq. ft., with 4 stalls, feed room, tack room and attached chicken coop. | | J | 115,000.00 | 1,538,421.30 |
| Primary residence located at 267 Melwood Drive, Casar, NC, containing 4200 sq. ft., with 5 bedrooms, home office, guest room, 5 full baths, upper and lower decks, and 2 full kitchens. | | J | 850,000.00 | 1,538,421.30 |
| Pumping System and Piping from First Broad River to the Lake at 267 Melwood Drive, Casar, NC. | | J | 7,500.00 | 1,538,421.30 |
| Residence and approximately 1.3 acres located at 403 South Washington St., Shelby, NC containing 8000 sq. ft., 9 bedrooms, 13.5 baths. | | J | 2,750,000.00 | 1,336,888.79 |
| River Cottage located at 295 Melwood Drive, Casar, NC containing 2250 sq. ft. with 8 bedrooms, 2 full baths, decks and river walk. | | J | 245,000.00 | 1,538,421.30 |
| River Deck located at 102 River Road, Casar, NC. | | J | 15,000.00 | 1,538,421.30 |
| River Pavillion located at 101 River Road, Casar, NC, containing 600 sq. ft., with full electricity. | | J | 65,000.00 | 1,538,421.30 |
| TOTAL | | | 6,742,500.00 | |

(Report also on Summary of Schedules)

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|---|------------------------------------|---|-------------------------|
| | | | | |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|---------------------------------------|--|
| 1. Cash on hand. 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | Cash on hand rounded to the next whole dollar. Checking account at Shelby Savings Bank in the name of Lizmere Farm. Joint checking account with non-filing spouse at State Employee's Credit Union | | 350.00 4,725.00 27.71 |

IN RE Gardner, Victoria Harwell

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SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | 1910's framed mirror, 800; 2 decorative stone planters w silk arrangements, 775; wrought iron side table w Italian marble top, 1500; French style sm desk & Italian marble top, 900; 2 plant stands wood & brass, 800; 2 French metal containers w silk flowers, 600; pair bronze candle holders wall ornaments, 6500; taxidermy Bobcat from local area, 1600; iron plant stand w silk flowers, 450; Mahogany side table w wire basket & decorative fruit, 500; curtains and 7 sets window blinds, 800; window AC unit, 135; love seat w 2 leopard pillows, 850; 2 1900's matching crystal lamps, 1200; wine inventory, 600; decorative wooden fruit basket, 900; Mahogany sideboard, 3200; Mahogany dining table w 3 pedestals, 7800; glass top, 225; 15 Mahogany dining chairs w upholstered seats, 3000; English decorative needlepoint cushion, 275; stereo w speakers, 550; Jacobean style upholstered bench, 1200; bronze & metal mirror, 800; bronze candlestick lamp, 400; decorative metal cache basket, 95; 6 China plates, 600; marble & gold paperweight, 120; taxidermy pheasant, 225; metal cache pot w silk flowers, 225; large silk flower arrangement in pot, 375; 4 drawer Mahogany chest, 600; Mahogany mirror, 900; 2 Mahogany corner cupboards w fretwork on glass, 2600; 1920's glass chandelier, 1500; 1950's China set, 1000; misc Christmas decorations, 1600; wrought iron deck tables and chairs w cushions, 4500; gas grill w sink, fridges & burners, 3000; doormats, 120; live dwarf tree in planter, 275; taxidermy flying pheasant wall hanging, 600; Persian style hallway runner, 1200; wooden waste basket, shower curtain, 75; decorative plant in vase, 100; 2 Mahogany twin beds & coverings, 7000; 2 French Mahogany 2 dr armoires, 5000; French Mahogany bedside table w granite top, 3000; French Mahogany dresser w granite top, 4400; Mahogany mirror, side table w granite top, 1000; glass French lamp, 1500; velvet wing back chair, 700; French style striped chair, 2 silk arrangements, 1400; French room divider w decorative scenes, 6500; porcelain vase lamp, 1600. | | 89,670.00 |
| | | 1920's French armoire w 3 mirrors, 1800; king bed & coverings, 1500; 2 plastic utility tables, 120; Flow Blue China collection, 6000; window AC unit, 135; Samsung TV, 2 Samsung DVD players, 1000; 3 Sherpa bags for dogs, 375; sm Mahogany table, utility shelf, mirrored medicine cabinet, 300; Singer sewing machine, 225; 2 plastic puppy playpens, 950; 3 metal deck tables, 15 chairs, 3000; 5 cement planters, 800; Hoover vacuum cleaner, cleaning supplies, brooms, mops, bucket, 380. | | 16,585.00 |
| | | Persian style rug, 900; pr 1920's lamps, mirror, needlepoint stool, 800; 2 small pillows, decorative iron, blinds, 1200; panel style Mahogany headboard, 600; king bed & coverings, 1500; pr Mahogany side tables w marble tops, 3200; French marquetry style armoire w 3 doors & mirror, 4400; 2 chairs w leopard fabric pillows, 750; 2 Mahogany lingerie style chests w marble tops, 4600; pr French turquoise lamps, 10,000; 2 French vases, 3000; Persian style rug, 900; 2 silk plants in planters, 1 silk plant in glass vase, 200; antique upholstered stool, 800; curtains, window shades, drapery hardware, 700; 1910's Mahogany round table, 1600; decorative fluted column w faux marble, 200; 1930's | | 102,165.00 |

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SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------|------------------|--|---------------------------------------|--|
| | | <p>physician's cabinet, 1200; waste cans, soap dispensers, 100; 4 Dialkin AC units 14,000; crystal ball chandelier, 3600; 2 metal waste cans, 90; 2 faux leather club chairs w ottoman, 800; treadmill, 800; 2 wooden coffee tables, 250; Mahogany desk, 3800; Queen size leather headboard & bed, 1000; small upholstered chair, 225; metal console table w marble, 800; glass lamp, 125; freezer, 275; wrought iron, brass & glass etagere, 1800; wrought iron firewood holder, 125; Limoges porcelain dessert set, 1500; pr 1890's upholstered benches, 2200; 2 sm Mahogany side tables, 450; 5 wire dog crates & 4 wire x-pens, 550; dog beds & pads, 400; Persian style rug, 1400; 45 in Mitsubishi TV, 1500; 2 antique throw pillows, 1 throw pillow, 225; Mahogany China cabinet w 4 glass doors, 2200; physician's cabinet, 1200; brass & glass etagere, 1000; 2 stainless steel kitchen work tables, 800; 2 kitchen stools, wood chopping block, 1500; GE stove, 2000; Bakbar commercial convection oven, 700; Sharp commercial microwave, Cuisinart food processor, 1200; Kitchen Aid chopper, juicer, kitchen knives, utensils, 2500; chopping blocks, pots/pans, bowls, crockpots, 7000; metal pantry shelves, 2 refrigerator coolers, Samsung refrigerator, 5500; commercial half size refrigerator/freezer, 2000; Whirlpool washer & dryer, 2000.</p> <p>Small 1880's English Oak table w pull out leaves & 6 chairs, 2000; 1900's Oak Sideboard, 1000; 2 candlestick lamps, 200; 1880's English Oak ladder, 500; 6 English tapestry pillows w trim, 1500; microwave oven, 60; 1900's English Oak cupboard, 1800; 1880's French iron chandelier, 2500; French iron decorative piece, 800; liquor inventory, 1000; silk flowers in vase, 50; Monterrey pine bowl from Hawaii, 250; English Oak footstool, 200; 2 sm wicker baskets, 40; commercial coffee maker, 500; coffee grinder, 60; 2 coffee air pots, 200; kitchen knife set, 200; kitchen utensils in basket, 400; stainless steel silverware, 300; crystal chandelier, 1800; decorative ceramics, 1500; French meat hooks, 100; 1800's English Pine egg holder, 300; silk flowers in brass holder, 75; wicker tray & basket, 100; window AC unit, 135; stainless steel trash can, 125; 2 dr GE stainless refrigerator, 1800; 2 sets salt & pepper grinders, 120; soap dispensers, 20; wooden tray stand, 50; 15 plc setting Mikasa dishes, 1200; misc coffee cups, 300; Guy Buffet placemats, 240; porcelain Gourmet Home Accents dishes, 500; misc ramekins, 200; cream pitcher, jelly bowl, jar glassware, 400; glassware, 1000; Heartland gas stove, 2500; 5 wooden bar stools, 500; 9 sets window blinds, 1200; curtains, 60; taxidermy fox, 400; Pheasant wall hanging, 100; 1900's 5 drawer wooden stand w mirror, 1800; 2 wrought iron decorative pots, 500; 2 French style chairs, 700; sofa, 1800; French crystal chandelier w bronze, 3600; coffee table w brass tray top, 600; silk flowers in vase, 150; walking cane and umbrellas in 1900's painted clay pot, 500; silk flowers in 2 clay pots, 150; English Oak bookcase, 4200; misc copperware decorative, 300; 1890's French olive pot, 550; 1880's corner cupboard, 4000; wooden waste basket, 25; decorative planter, 30; silk flowers in wicker basket, 35; towels & washcloths, 2000; decorative hallway mirror, 225; 2 wrought</p> | | 51,650.00 |

IN RE Gardner, Victoria Harwell

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(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | iron urs w silk flowers, 475; silk flowers in straw basket, 125. Original French oil painting still life Quimper scene in frame, 800; Quimper collection of decorative plates, figurines, vases, wall pocket, crepe wall hanging, and misc molds, 41,550; custom made dog needlepoint unframed, 750; Cavalier yearbook collection, 700; 2 dog portraits framed, antique framed poultry paintings, 2000; 1830's wall tapestry w rod and tassels, 7000; 5 framed decorative pictures, 750; 2 framed hunting scenes, 800; 3 small antique books, 560; 5 Creil antique plates, 5000; 6 framed antique English & French cross-stitch samplers framed, 10,000; 2 framed antique prints, 2 framed flower oil paintings, 1200; 2 dog portraits, 800; 2 Maui prints, framed, Guy Buffet print, framed, 1700; cookbooks, 500. | | 74,110.00 |
| 6. Wearing apparel. | | Clothing | | 1,000.00 |
| 7. Furs and jewelry. | | Full length fur coat, fur jacket, 3 diamond rings, costume jewelry. | | 4,000.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Nikon & Canon cameras and accessories. | | 1,800.00 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | IRA account at State Employees Credit Union | | 7,490.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | Stud fee owed by Thecla Tyner, Spartanburg, SC | | 1,500.00 |

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(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | See response to #33, incorporated herein by reference. | | 0.00 |
| 26. Boats, motors, and accessories. | | See response to #33, incorporated herein by reference | | 0.00 |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | See response to #33, incorporated herein by reference | | 0.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | | Dog Kennel personal property: 55 wire crates, 1100; 10 plastic crates, 200; cleaning supplies 200; crate pads and blankets, 150; washer & dryer, 1200; refrigerator, 100; 2 plastic storage cabinets 150; puppy playpen, 300; puppy crib, 150; 2 large pens, 100; 2 small pens, 40; dog food, 200; medical supplies, 300; grooming tools & supplies, 500; 4 window air cond. units, 400; 3 wire shelving units, 75; standing fan, 50; 2 grooming tables, 50; leads & collars, 50; food bowls & water buckets, 300; 15 video cameras, computer and remote transmittal system to monitor all interior and exterior areas of Kennel, \$5,000.00. | | 10,615.00 |
| 30. Inventory. | | 89 King Charles Cavalier Spaniels including imported and home-bred show dogs, stud dogs, brood bitches, national American Kennel Club Champions and Grand Champions, veteran and retired dogs, pet and companion dogs, puppies and show-potential puppies, and mature and teenage dogs for both retail and breeder-to-breeder sales. The Kennel also maintains facilities for several rescued Cavalier King Charles Spaniels and other rescued dogs. | | 150,000.00 |

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SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|---------------------------------------|--|
| 31. Animals. | | 6 Great Pyrenees dogs, 3500; 4 blood hounds, 1500; 1 American Fox Hound, 200; 26 goats, 2250; 15 laying hens, 500; 32 ducks & geese, 250; 1 mule, 200; 1 donkey, 100; 7 horses, 27,000. | | 35,300.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | | 2007 Ford F450 one ton dump truck, 35,000; T-300 Bobcat Skid-Steer w bucket, 14,000; 777 gas John Deere Z Track mower, 4500; 1 John Deere 4 wheeler, 2000; 1 John Deere diesel 6 wheel gator, 4250. | | 59,750.00 |
| | | 751 Bobcat Skid-Steer w bucket, 12,000; Bobcat Trencher, 4500; Bobcat Auger, 2500; 2 sets Bobcat forks, 1000; Bobcat finish bucket, 500; Bobcat backhoe attachment, 3500; Massey Ferguson Tractor Model 253, 6500; 1 John Deere 4-wheeler, 2000; 1 John Deere Diesel 6 wheel gator, 4250; 1 John Deere gas 6 wheel gator, 5000; EZ Drive 4 wheel golf cart, 2000; 997 diesel John Deere Z Track mower, 7000; L35 Kubota Tractor & backhoe, 9000; International Bulldozer Model 125, 7000; 1989 Ford Roll Back truck F150, 3000; 1998 Ford F450 one ton dump truck (block busted), 2500; 1992 Ford F650 tandem dump truck, 6000; 1989 Ford L8000 dump truck, 5500; 1985 GMC tandem dump truck, 2000; Gallion road grader Model 503, 2500; 1 wood splitter, 1300; 1 bush hog, 400; 1 Ponderosa horse trailer, 3000; 1 TRT box trailer, 3500; 3 utility trailers, 2000; 2 sets Massey Ferguson forks, 1200; 1 Massey Ferguson auger, 800; 1 Bobcat auger, 3500; 1 Bobcat trencher, 4000; 1 backhoe for Bobcat, 2500; 2 spikers for tractors, 1000; 1 fertilizer spreader w PTO, 600; 1 tiller w PTO, 4000; 1 chain saw, 250; 1 air compressor, 500; 2 scrape blades for tractors, 1500; 1 hand tiller, 100; 3 weed eaters, 150; 1 back pack blower, 200; 1 gas trimmer, 300; misc. hand tools, clippers, shovels, 1500; misc. tables, chairs, 500; 2 welders, 1000; misc. lights, fixtures, 500; step ladders, walking boards, 2500; gas generator, 800; drill press, 400; table saw, 500. | | 132,250.00 |
| 34. Farm supplies, chemicals, and feed. | | 40 bales of hay, 200; horse feed, 150; goat feed, 120; chicken feed including corn scratch and laying feed, 200; corn scratch and duck feed, 200; dog food for breeds other than Cavaliers, 140; 300 lbs grass seed, 600; 250 lbs fertilizer, 500. | | 2,110.00 |
| 35. Other personal property of any kind not already listed. Itemize. | | 7 horse saddles, bridles, bits, tack, blankets, lead ropes, feed buckets. | | 3,500.00 |
| TOTAL | | | | 748,597.71 |

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0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Gardner, Victoria Harwell

Debtor(s)

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|----------------------------|--|
| <u>SCHEDULE A - REAL PROPERTY</u> | | | |
| Primary residence located at 267 Melwood Drive, Casar, NC, containing 4200 sq. ft., with 5 bedrooms, home office, guest room, 5 full baths, upper and lower decks, and 2 full kitchens. | G.S. § 1C-1601(a)(1) | 35,000.00 | 850,000.00 |
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| Cash on hand rounded to the next whole dollar. | G.S. § 1C-1601(a)(2) | 275.00 | 350.00 |
| Checking account at Shelby Savings Bank in the name of Lizmere Farm. | G.S. § 1C-1601(a)(2) | 4,725.00 | 4,725.00 |
| Small 1880's English Oak table w pull out leaves & 6 chairs, 2000; 1900's Oak Sideboard, 1000; 2 candlestick lamps, 200; 1880's English Oak ladder, 500; 6 English tapestry pillows w trim, 1500; microwave oven, 60; 1900's English Oak cupboard, 1800; 1880's French iron chandelier, 2500; French iron decorative piece, 800; liquor inventory, 1000; silk flowers in vase, 50; Monterrey pine bowl from Hawaii, 250; English Oak footstool, 200; 2 sm wicker baskets, 40; commercial coffee maker, 500; coffee grinder, 60; 2 coffee air pots, 200; kitchen knife set, 200; kitchen utensils in basket, 400; stainless steel silverware, 300; crystal chandelier, 1800; decorative ceramics, 1500; French meat hooks, 100; 1800's English Pine egg holder, 300; silk flowers in brass holder, 75; wicker tray & basket, 100; window AC unit, 135; stainless steel trash can, 125; 2 dr GE stainless refrigerator, 1800; 2 sets salt & pepper grinders, 120; soap dispensers, 20; wooden tray stand, 50; 15 plc setting Mikasa dishes, 1200; misc coffee cups, 300; Guy Buffet placemats, 240; porcelain Gourmet Home Accents dishes, 500; misc ramekins, 200; cream pitcher, jelly bowl, jar glassware, 400; glassware, 1000; Heartland gas stove, 2500; 5 wooden bar stools, 500; 9 sets window blinds, 1200; curtains, 60; taxidermy fox, 400; Pheasant wall hanging, 100; 1900's 5 drawer wooden stand w mirror, 1800; 2 wrought iron decorative pots, 500; 2 French style chairs, 700; sofa, 1800; French crystal chandelier w bronze, 3600; coffee table w brass tray top, 600; silk flowers in vase, 150; walking cane and umbrellas in 1900's painted clay pot, 500; silk flowers in 2 clay pots, 150; English Oak bookcase, 4200; misc copperware decorative, 300; 1890's French olive pot, | G.S. § 1C-1601(a)(4) | 5,000.00 | 51,650.00 |

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Gardner, Victoria Harwell

Case No. _____

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)**

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|----------------------------|--|
| 550; 1880's corner cupboard, 4000; wooden waste basket, 25; decorative planter, 30; silk flowers in wicker basket, 35; towels & washcloths, 2000; decorative hallway mirror, 225; 2 wrought iron urs w silk flowers, 475; silk flowers in straw basket, 125. | | | |
| Clothing | G.S. § 1C-1601(a)(4) | 1,000.00 | 1,000.00 |
| IRA account at State Employees Credit Union | G.S. § 1C-1601(a)(9) | 7,490.00 | 7,490.00 |
| Dog Kennel personal property: 55 wire crates, 1100; 10 plastic crates, 200; cleaning supplies 200; crate pads and blankets, 150; washer & dryer, 1200; refrigerator, 100; 2 plastic storage cabinets 150; puppy playpen, 300; puppy crib, 150; 2 large pens, 100; 2 small pens, 40; dog food, 200; medical supplies, 300; grooming tools & supplies, 500; 4 window air cond. units, 400; 3 wire shelving units, 75; standing fan, 50; 2 grooming tables, 50; leads & collars, 50; food bowls & water buckets, 300; 15 video cameras, computer and remote transmittal system to monitor all interior and exterior areas of Kennel, \$5,000.00. | G.S. § 1C-1601(a)(5) | 2,000.00 | 10,615.00 |
| 2007 Ford F450 one ton dump truck, 35,000; T-300 Bobcat Skid-Steer w bucket, 14,000; 777 gas John Deere Z Track mower, 4500; 1 John Deere 4 wheeler, 2000; 1 John Deere diesel 6 wheel gator, 4250. | G.S. § 1C-1601(a)(3) | 3,500.00 | 59,750.00 |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. Charles Jones Produce, LLC P O Box 45 Oak Harbor, OH 43449 | X J | 3rd Deed of Trust on primary residence located at 267 Melwood Drive, Casar, NC, Guest House at 188 Melwood Dr., River Cottage at 295 Melwood Dr., Horse Barn at 101 Upper Melwood Dr., Dog Kennel at 107 Horse Barn Rd., Dog Kennel at 101 Horse Barn Rd., 5 Bay Equipment Shed at 103 Horse Barn Rd., River Deck at 102 River Rd., River Pavillion at 101 River Rd., 1000 ft. River Deck, Dock on the Lake, | | | | 490,703.50 | |
| ACCOUNT NO. | | Pumping System and Piping from First Broad River, and approximately 58.45 acres; and 3rd Deed of Trust on Residence and approximately 1.3 acres located at 403 S. Washington St., Shelby, NC, Carriage House, 3 car garage and 2 Commercial Lots containing approximately 1.3 acres. | | | | | |
| | | VALUE \$ 6,742,500.00 | | | | | |
| ACCOUNT NO. David Smith Gray, Layton, Kersh P O Box 2636 Gastonia, NC 28053-2636 | | Assignee or other notification for: Charles Jones Produce, LLC | | | | | |
| | | VALUE \$ | | | | | |
| ACCOUNT NO. Larry Leow, CPA 1380 State Route 590 Gibsonburg, OH 43431 | | Assignee or other notification for: Charles Jones Produce, LLC | | | | | |
| | | VALUE \$ | | | | | |
| Subtotal (Total of this page) | | | | | | \$ 490,703.50 | \$ |
| Total (Use only on last page) | | | | | | \$ | \$ |

2 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|---|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. 4317144 First National Bank of Shelby Acct # -----7144 P O Box 168 Shelby, NC 28151 | X J | 2nd Deed of Trust on Residence and approximately 1.3 acres located at 403 S. Washington St., Shelby, NC, Carriage House, 3 car garage and 2 Commercial Lots containing approximately 1.3 acres; liens on 2007 Ford F450 one ton dump truck, T-300 Bobcat Skid-Steer w bucket, 777 gas John Deere Z | | | | 121,260.76 | |
| ACCOUNT NO. | | Track mower, 1 John Deere 4 wheeler, 1 John Deere diesel 6 wheel gator, 2006 Nissan Maxima owned by non-filing spouse, 2005 Ford Truck owned by non-filing spouse, 2003 Ford Expedition owned by MaxGardnerLaw, | | | | | |
| | | VALUE \$ 3,709,750.00 | | | | | |
| ACCOUNT NO. | X J | 2nd Deed of Trust on primary residence located at 267 Melwood Drive, Casar, NC, Guest House at 188 Melwood Dr., River Cottage at 295 Melwood Dr., Horse Barn at 101 Upper Melwood Dr., Dog Kennel at 107 Horse Barn Rd., Dog Kennel at 101 Horse Barn Rd., 5 Bay Equipment Shed at 103 Horse Barn Rd., | | | | 255,000.00 | |
| ACCOUNT NO. | | River Deck at 102 River Rd., River Pavillion at 101 River Rd., 1000 ft. River Deck, Dock on the Lake, Pumping System and Piping from First Broad River, and approximately 58.45 acres. | | | | | |
| | | VALUE \$ 3,092,500.00 | | | | | |
| ACCOUNT NO. 0071299242 Ocwen Loan Servicing, LLC Acct # -----9242 12650 Ingenuity Drive Orlando, FL 32826 | X J | 1st Deed of Trust on Residence and approximately 1.3 acres located at 403 S. Washington St., Shelby, NC, Carriage House, 3 car garage and 2 Commercial Lots containing approximately 1.3 acres. This debt is disputed including but not limited to the standing of Ocwen to enforce the note, whether Ocwen is the holder and owner of the note, the balance owed, misapplication of payments, unlawful fees & | | | | 724,924.53 | |
| ACCOUNT NO. | | charges, violations of the NC Mortgage Servicing Act, violations of the Federal Fair Debt Collection Practices Act, & improper forced-placed insurance charges. | | | | | |
| | | VALUE \$ 3,650,000.00 | | | | | |
| Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | Subtotal (Total of this page) | \$ 1,101,185.29 \$ |
| | | | | | | Total (Use only on last page) | \$ \$ |

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Gardner, Victoria Harwell

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|--|--|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. | | Assignee or other notification for: Ocwen Loan Servicing, LLC | | | | | |
| Mathias H. Hunoval The Hunoval Law Firm, PLLC 501 Munuet Lane #104-A Charlotte, NC 28217 | | | | | | | |
| VALUE \$ | | | | | | | |
| ACCOUNT NO. 0071268056 | X | J | | | X | 792,717.80 | |
| Ocwen Loan Servicing, LLC Acct # -----8056 12650 Ingenuity Drive Orlando, FL 32826 | | First DT on primary residence at 267 Melwood Drive, Casar, NC, Guest House at 188 Melwood Dr., River Cottage at 295 Melwood Dr., Horse Barn at 101 Upper Melwood Dr., Dog Kennel at 107 Horse Barn Rd., Dog Kennel at 101 Horse Barn Rd., 5 Bay Equip Shed at 103 Horse Barn Rd., River Deck at 102 River Rd., River Pavillion at 101 River Rd., 1000 ft. River Deck, Dock on the Lake, Pump Syst. & Piping, & approx. 58.45 acres. This debt is disputed including but not limited to the standing of Ocwen to enforce the note, whether Ocwen is the holder and owner of the note, the balance owed, | | | | | |
| ACCOUNT NO. | | misapplication of payments, unlawful fees & charges, violations of the NC Mortgage Servicing Act, violations of the Federal Fair Debt Collection Practices Act, & improper forced-placed insurance charges. | | | | | |
| | | | | | | | |
| VALUE \$ | | 3,092,500.00 | | | | | |
| ACCOUNT NO. | | Assignee or other notification for: Ocwen Loan Servicing, LLC | | | | | |
| Mathias H. Hunoval The Hunoval Law Firm, PLLC 501 Munuet Lane #104-A Charlotte, NC 28217 | | | | | | | |
| VALUE \$ | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| VALUE \$ | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| VALUE \$ | | | | | | | |
| Subtotal (Total of this page) | | | | | | \$ 792,717.80 | \$ |
| Total (Use only on last page) | | | | | | \$ 2,384,606.59 | \$ |

Sheet no. **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Gardner, Victoria Harwell

Debtor(s)

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE Gardner, Victoria Harwell

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.) | CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|--|--|------------|--------------|----------|-----------------------|--------------------------------------|--|
| ACCOUNT NO. Internal Revenue Service P O Box 7317 Philadelphia, PA 19101-7317 | J | 2006 Joint Federal Income taxes. | | | | 22,500.00 | 22,500.00 | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **22,500.00** \$ **22,500.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **22,500.00**

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **22,500.00** \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i> | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 488893099740**** Bank Of America P O Box 15026 Wilmington, DE 19850 | | Credit purchases. Debtor disputes any liability on this debt as it was charged off and closed in May, 2005 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 532905099976**** Bank Of America P O Box 17054 Wilmington, DE 19850 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in February, 2007 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 430550014369**** Bank Of America P O Box 15026 Wilmington, DE 19850-5026 | | Credit card purchases. Debtor disputes any liability on this debt as it was charged off and closed in May, 2005 and is otherwise outside of the 3 year Statute of Limitations. | | | | 7,438.00 |
| ACCOUNT NO. 486236221516**** Capital One Bank, USA, NA P O Box 30281 Salt Lake City, UT 84130 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in February, 2007 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| Subtotal (Total of this page) | | | | | | \$ 7,438.00 |
| Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$ |

2 continuation sheets attached

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 529115155735**** Capital One Bank, USA, NA P O Box 30281 Salt Lake City, UT 84130 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in February, 2006 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 486236186645**** Capital One Bank, USA, NA P O Box 30281 Salt Lake City, UT 84130 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in February, 2006 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 486236218274**** Capital One Bank, USA, NA P O Box 30281 Salt Lake City, UT 84130 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in February, 2006 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 455950060051**** Chase 2500 Westfield Dr. Elgin, IL 60124 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in May, 2006 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. Garden Studio, Inc. 742 Vera Dr. Arnold, MO 63010 | | Dog show photos. | | | | 516.00 |
| ACCOUNT NO. 548955005854**** HSBC Bank P O Box 5253 Carol Stream, IL 60197 | | Credit card purchases. Debtor disputes any liability for this debt as it was charged off and closed in January, 2006 and is otherwise outside of the 3 year Statute of Limitations. | | | X | 0.00 |
| ACCOUNT NO. 34R06**** RJM Acquisitions LLC 575 Underhill Blvd., Ste. 224 Syosset, NY 11791 | | Credit purchases. Debtor disputes any liability for this debt as it is outside of the 3 year Statute of Limitations. | | | X | 86.00 |

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **602.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. Schultz Veterinary Clinic 2770 Bennett Rd. Okemos, MI 48864 | | Veterinary expenses. | | | | 84.21 |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |
| ACCOUNT NO. | | | | | | |

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **84.21**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **8,124.21**

Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| Any Creditor With Arbitration Clause Provisions | Debtor specifically rejects any contractual provisions relating to claim arbitration for any debts as indicated in the schedules attached hereto and incorporated herein by this reference. |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|---|---|
| O. Max Gardner, III P O Box 1000 Shelby, NC 28151-1000 | First National Bank of Shelby Acct # -----7144 P O Box 168 Shelby, NC 28151 |
| | George And Rhonda Malkamus C/O Thomas W. Martin, Jr. 212 So. Dekalb St. Shelby, NC 28150 |
| | Ocwen Loan Servicing, LLC Acct # -----9242 12650 Ingenuity Drive Orlando, FL 32826 |
| | Ocwen Loan Servicing, LLC Acct # -----8056 12650 Ingenuity Drive Orlando, FL 32826 |
| | Charles Jones Produce, LLC P O Box 45 Oak Harbor, OH 43449 |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| | | |
|--|---|---------|
| Debtor's Marital Status Married | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| | | |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation Name of Employer How long employed Address of Employer | Owner of Show and Breeding Dog Kennel 12 years | |

INCOME: (Estimate of average or projected monthly income at time case filed)

| | DEBTOR | SPOUSE |
|---|---------------------|----------|
| 1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly) | \$ _____ | \$ _____ |
| 2. Estimated monthly overtime | \$ _____ | \$ _____ |
| 3. SUBTOTAL | \$ 0.00 | \$ _____ |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and Social Security | \$ _____ | \$ _____ |
| b. Insurance | \$ _____ | \$ _____ |
| c. Union dues | \$ _____ | \$ _____ |
| d. Other (specify) _____ | \$ _____ | \$ _____ |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ 0.00 | \$ _____ |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ 0.00 | \$ _____ |
| 7. Regular income from operation of business or profession or farm (attach detailed statement) | \$ 12,500.00 | \$ _____ |
| 8. Income from real property | \$ _____ | \$ _____ |
| 9. Interest and dividends | \$ _____ | \$ _____ |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ _____ | \$ _____ |
| 11. Social Security or other government assistance (Specify) _____ | \$ _____ | \$ _____ |
| 12. Pension or retirement income | \$ _____ | \$ _____ |
| 13. Other monthly income (Specify) Monthly Contribution From Non Filing Spouse | \$ 10,000.00 | \$ _____ |
| 50% Of Income From Rental Of Real Property | \$ 3,500.00 | \$ _____ |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$ 26,000.00 | \$ _____ |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ 26,000.00 | \$ _____ |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) | \$ 26,000.00 | |
| (Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data) | | |
| 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: | None | |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

| | |
|---|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ _____ |
| a. Are real estate taxes included? Yes ____ No <input checked="" type="checkbox"/> | |
| b. Is property insurance included? Yes ____ No <input checked="" type="checkbox"/> | |
| 2. Utilities: | |
| a. Electricity and heating fuel | \$ <u>700.00</u> |
| b. Water and sewer | \$ <u>70.00</u> |
| c. Telephone | \$ <u>180.00</u> |
| d. Other See Schedule Attached | \$ <u>600.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ <u>1,000.00</u> |
| 4. Food | \$ <u>850.00</u> |
| 5. Clothing | \$ <u>100.00</u> |
| 6. Laundry and dry cleaning | \$ <u>75.00</u> |
| 7. Medical and dental expenses | \$ <u>150.00</u> |
| 8. Transportation (not including car payments) | \$ <u>300.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ <u>40.00</u> |
| 10. Charitable contributions | \$ _____ |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner’s or renter’s | \$ <u>462.00</u> |
| b. Life | \$ _____ |
| c. Health | \$ <u>1,300.00</u> |
| d. Auto | \$ <u>81.00</u> |
| e. Other _____ | \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) 2007 Ford F450 One Ton Dump Truck | \$ <u>22.00</u> |
| Ad Valorem Taxes On Real Property | \$ <u>317.00</u> |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ _____ |
| b. Other _____ | \$ _____ |
| 14. Alimony, maintenance, and support paid to others | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ <u>9,155.00</u> |
| 17. Other See Schedule Attached | \$ <u>3,446.00</u> |
| | \$ _____ |
| | \$ _____ |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ **18,848.00**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

| | |
|--|---------------------|
| 20. STATEMENT OF MONTHLY NET INCOME | |
| a. Average monthly income from Line 15 of Schedule I | \$ <u>26,000.00</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>18,848.00</u> |
| c. Monthly net income (a. minus b.) | \$ <u>7,152.00</u> |

IN RE Gardner, Victoria Harwell

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities

| | |
|---|---------------|
| Electricity And Water At 295 Melwood Dr. | 300.00 |
| Electricity And Water At 188 Melwood Dr. | 200.00 |
| Electricity And Water At 101 Upper Melwood Dr. | 100.00 |

Other Expenses

| | |
|--|-----------------|
| Large Breed Dog Food | 350.00 |
| Large Breed Dog Vet Expenses | 100.00 |
| Horse Shoeing | 50.00 |
| Horse Vet Expenses | 75.00 |
| Horse, Goat, Duck, Chicken Feed | 400.00 |
| Verizon Wireless | 375.00 |
| Direct TV (3 Houses) | 210.00 |
| GDS Garbage Pick Up | 86.00 |
| Hughes.Net | 475.00 |
| Propane Gas | 75.00 |
| Estimated Monthly State And Federal Taxes | 1,250.00 |

IN RE Gardner, Victoria Harwell Debtor(s) Case No. _____ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 29, 2011 Signature: /s/ Victoria H. Gardner
Victoria H. Gardner Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. § 110.) _____
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer _____ Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document Page 27 of 41
United States Bankruptcy Court
Western District of North Carolina

IN RE:

Case No. _____

Gardner, Victoria HarwellChapter **12**

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **39,200.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ **12,500.00**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

| | |
|--|----------|
| 3. Net Employee Payroll (Other Than Debtor) | \$ _____ |
| 4. Payroll Taxes | \$ _____ |
| 5. Unemployment Taxes | \$ _____ |
| 6. Worker's Compensation | \$ _____ |
| 7. Other Taxes | \$ _____ |
| 8. Inventory Purchases (Including raw materials) | \$ _____ |
| 9. Purchase of Feed/Fertilizer/Seed/Spray | \$ _____ |
| 10. Rent (Other than debtor's principal residence) | \$ _____ |
| 11. Utilities | \$ _____ |
| 12. Office Expenses and Supplies | \$ _____ |
| 13. Repairs and Maintenance | \$ _____ |
| 14. Vehicle Expenses | \$ _____ |
| 15. Travel and Entertainment | \$ _____ |
| 16. Equipment Rental and Leases | \$ _____ |
| 17. Legal/Accounting/Other Professional Fees | \$ _____ |
| 18. Insurance | \$ _____ |
| 19. Employee Benefits (e.g., pension, medical, etc.) | \$ _____ |
| 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): | \$ _____ |

21. Other (Specify): \$ **9,155.00**
See Continuation Sheet

22. Total Monthly Expenses (Add items 3-21) \$ **9,155.00**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ **3,345.00**

IN RE Gardner, Victoria Harwell

Case No. _____

Debtor(s)

BUSINESS INCOME AND EXPENSES

Continuation Sheet - Page 1 of 1

Other:

| | |
|---|----------|
| Professional Handler Fee 1 Dog/Month | 2,200.00 |
| Show Entry Fee 1 Dog/Month | 400.00 |
| Advertising, Travel | 650.00 |
| Kennel Helper | 2,000.00 |
| Dog Food | 1,500.00 |
| Veterinary Care - Regular Care, Check Ups | 500.00 |
| AKC Registration Fees | 50.00 |
| Photos | 40.00 |
| Website Maintenance | 100.00 |
| Grooming & Cleaning Supplies | 100.00 |
| Kennel Electricity | 500.00 |
| Kennel Maintenance And Upkeep | 200.00 |
| Kennel Heating Expenses | 100.00 |
| Kennel Insurance | 100.00 |
| Equipment Maintenance | 300.00 |
| Medicine/Vet Supplies | 100.00 |
| Frozen Semen Storage | 10.00 |
| Post Office Box Rental | 10.00 |
| Veterinary Care - Specialists | 235.00 |
| Orthopedic Foundation Of America | 60.00 |

IN RE:

Gardner, Victoria Harwell

Case No. _____

Chapter 12

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

29,400.00 Debtor Year to Date Income from the operation of the Kennel

33,150.00 Debtor 2010 Income from the operation of the Kennel

25,100.00 Debtor 2009 Income from the operation of the Kennel

The Kennel was not able to produce any puppy litters from March of 2011 through the petition date on the advice of multiple veterinarians based on serious concerns for the transmittal of various infectious and deadly diseases in the South Mountain State Park area due to the presence of large numbers of wild coyotes carrying the infections and diseases and the ease of transmittal of such infections and diseases to guard dogs such as the Great Pyrenees. The Kennel actually lost one of its seven Great Pyrenees to such an infection during this period of time and this was the triggering event that lead to the temporary termination of birth litters. The Kennel incurred approximately \$25,000 in extraordinary veterinary expenses during this period of time in the form of vaccinations, testing and observations of small dogs and testing, treatment and hospitalization of several of the Great Pyrenees. Prior to the voluntary termination of the litter program, the Kennel was on track to more than double its gross income generated in 2010. The Kennel resumed a regular birthing program in November of 2011 and expects birth puppy levels to exceed 2010 monthly levels by March of 2012.

154,110.41 Non Filing Spouse 2010

219,438.76 Non Filing Spouse 2009

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
38,500.00 Rental Income From Farm Property Year to Date
42,000.00 Rental Income From Farm Property 2010
42,000.00 Rental Income From Farm Property 2009

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ *b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

** Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

None ☒ *c. All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ *a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|----------------------|---|--------------------------|
| In the Matter of Foreclosure by Poore Substitute Trustee, LTD, Substitute Trustee, of a Deed of Trust executed by O. Max Gardner, III and wife, Victoria Harwell-Gardner, dated August 15, 2003 and recorded on August 22, 2003 in Book 1385 at Page 925 of the Cleveland County Public Registry. Case Number 11-SP-386. | Foreclosure | Cleveland County Superior Court, Cleveland County, NC | pending |
| In the Matter of Foreclosure by Poore Substitute Trustee, LTD, Substitute Trustee, of a Deed of Trust executed by O. Max Gardner, III and wife, Victoria Harwell-Gardner, dated August 30, 2004 and recorded on September 7, 2004 in Book 1425 at Page 1704 of the Cleveland County Public Registry. Case Number 11-SP-387. | Foreclosure | Cleveland County Superior Court, Cleveland County, NC | pending |
| In the Matter of Foreclosure of Deeds of Trust from O. Max | Foreclosure | Cleveland County Superior Court, Cleveland County, NC | pending |

Gardner, III and wife, Victoria Harwell Gardner, Grantor, to Larry A. Leow, Trustee for Charles Jones Produce, LLC, Beneficiary, Recorded in Book 1593, Page 2343 in the Office of the Register of Deeds for Cleveland County, North Carolina; and Book 1070, Page 45 in the Office of the Register of Deeds for Rutherford County, North Carolina. Case Number 11-SP-349.

In the Matter of Foreclosure of Deeds of Trust from O. Max Gardner, III and wife, Victoria Harwell Gardner, Grantor, to Larry A. Leow, Trustee for Charles Jones Produce, LLC, Beneficiary, Recorded in Book 1593, Page 2343 in the Office of the Register of Deeds for Cleveland County, North Carolina; and Book 1070, Page 45 in the Office of the Register of Deeds for Rutherford County, North Carolina. Case Number 11-SP-272.

Rutherford County Superior Court, Rutherford County, NC. pending

In the Matter of Foreclosure of Deeds of Trust from O. Max Gardner, III and wife, Victoria Harwell Gardner, Grantor, to Larry A. Leow, Trustee for Charles Jones Produce, LLC, Beneficiary, Recorded in Book 1593, Page 2338 in the Office of the Register of Deeds for Cleveland County, North Carolina. Case Number 11-SP-348.

Cleveland County Superior Court, Cleveland County, NC pending

O. Max Gardner, III and wife, Victoria H. Gardner vs William Gray and wife, Judy Fortenberry Gray. Case Number 11-CvS-2374

Cleveland County Superior Court, Cleveland County, NC settled.

Victoria H. Gardner v Cathy Gish. Case Number 09-CVS-272.

Cleveland County Superior Court, Cleveland County, NC settled.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|--|--------------|
| Roof damage to Primary Residence, Guest House and River Cottage - \$13,254.54 | Severe hail storm on May 2, 2011. | May 2, 2011 |
| Roof damage to Kennel - \$4156.75. | Severe hail storm on May 2, 2011. | May 2, 2011 |

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| Institute For Financial Literacy Credit Counseling | 10/18/2011 | 50.00 |

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-
SECURITY OR OTHER
INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/COMPLETE EIN

NAME

Lizmere Cavalier King Charles
Spaniels

ADDRESS

NATURE OF
BUSINESS
Dog Kennel

BEGINNING AND
ENDING DATES
2000 to present

The Debtor commenced the operation of Lizmere Cavalier King Charles Spaniels as a sole proprietorship in 2000. The Debtor has continued operation under this business organization since that time. The first puppy litter was produced in 2003. During these years, the Debtor has engaged in business under the following trade names: Lizmere Cavaliers; Lizmere Cavalier King Charles Spaniels; Lizmere South Mountain Farms; and Lizmere Cavaliers South Mountain Farms. The Debtor moved the business from 403 South Washington Street, Shelby, NC, to 267 Melwood Drive, Casar, NC, in 2004. The move resulted from the need to move the business to a remote farm setting in order to comply with all applicable zoning laws and

to construct a technologically modern kennel with exterior fenced-in run arounds and separate areas for the male and female dogs, puppies, show dogs, companion dogs and veteran dogs. The Debtor has always used her own Social Security Number as the tax identification number for the business. As to the nature of the operation, Lizmere Cavalier King Charles Spaniels engaged in the breeding and the importation of show dogs, stud dogs, brood bitches, national American Kennel Club Champions and Grand Champions, veteran and retired dogs, pet and companion dogs, puppies and show-potential puppies, and mature and teenage dogs for both retail and breeder-to-breeder sales. The Kennel also maintains facilities for several rescued Cavalier King Charles Spaniels. The Kennel supports and maintains 6 Great Pyrenees dogs for protection of the Cavaliers from predator animals and employs 4 Blood Hounds for tracking stray and lost dogs from the Kennel. The Kennel owns and uses the goats for the production of goat milk for the Cavaliers and the laying hens produce fresh eggs that are mixed with the kibble for consumption by the Cavaliers.

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the

☒ keeping of books of account and records of the debtor.

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account

☒ and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the

☒ debtor. If any of the books of account and records are not available, explain.

None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued

☒ within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the

☐ dollar amount and basis of each inventory.

DATE OF INVENTORY

May, 2011

November, 2011

INVENTORY SUPERVISOR

Debtor

Debtor

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market, or other basis)

Market Values as stated herein

Market Values as stated herein

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

May, 2011

November, 2011

NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS

Victoria H. Gardner

Victoria H. Gardner

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls,

☒ or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

- None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **November 29, 2011** Signature **/s/ Victoria H. Gardner**
of Debtor **Victoria H. Gardner**

Date: _____ Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE: _____ Case No. _____
Gardner, Victoria Harwell _____ Chapter **12**
Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: November 29, 2011 Signature: /s/ Victoria H. Gardner
Victoria H. Gardner Debtor

Date: _____ Signature: _____
Joint Debtor, if any

Bank Of America
P O Box 15026
Wilmington, DE 19850

Bank Of America
P O Box 17054
Wilmington, DE 19850

Bank Of America
P O Box 15026
Wilmington, DE 19850-5026

Capital One Bank, USA, NA
P O Box 30281
Salt Lake City, UT 84130

Charles Jones Produce, LLC
P O Box 45
Oak Harbor, OH 43449

Charles Jones Produce, LLC
13529 Portage River South
Oak Harbor, OH 43449

Charles Lee Jones
2702 Bailey Rd.
Mooresboro, NC 28114-9721

Chase
2500 Westfield Dr.
Elgin, IL 60124

ChexSystems
Attn Consumer Relations
7805 Hudson Rd., Ste 100
Woodbury, MN 55125

Cleveland County Clerk Of Court
11 SP 348
100 Justice Place
Shelby, NC 28150

Cleveland County Clerk Of Court
11 SP 349
100 Justice Place
Shelby, NC 28150

Cleveland County Clerk Of Court
11 SP 386
100 Justice Place
Shelby, NC 28150

Cleveland County Clerk Of Court
11 SP 387
100 Justice Place
Shelby, NC 28150

Cleveland County Tax Collector
P O Box 370
Shelby, NC 28151-0370

David Smith
Gray, Layton, Kersh
P O Box 2636
Gastonia, NC 28053-2636

Equifax Information Services
P O Box 740256
Atlanta, GA 30374-0256

Experian
P O Box 2002
Allen, TX 75013-2002

First National Bank of Shelby
Acct # -----7144
P O Box 168
Shelby, NC 28151

Garden Studio, Inc.
742 Vera Dr.
Arnold, MO 63010

George And Rhonda Malkamus
C/O Thomas W. Martin, Jr.
212 So. Dekalb St.
Shelby, NC 28150

HSBC Bank
P O Box 5253
Carol Stream, IL 60197

Internal Revenue Service
P O Box 7317
Philadelphia, PA 19101-7317

Internal Revenue Service
Centralized Insolvency Operations
P O Box 7346
Philadelphia, PA 19101-7346

Larry Leow, CPA
1380 State Route 590
Gibsonburg, OH 43431

Mathias H. Hunoval
The Hunoval Law Firm, PLLC
501 Munuet Lane #104-A
Charlotte, NC 28217

NC Dept. Of Revenue
Bankruptcy Unit
P O Box 1168
Raleigh, NC 27602-1168

NC Dept. Of Revenue
P O Box 25000
Raleigh, NC 27602-0002

Ocwen Loan Servicing, LLC
Cust Svc Dept Acct # -----9242
P O Box 785057
Orlando, FL 32878-5057

Ocwen Loan Servicing, LLC
Cust Svc Dept Acct # -----8056
P O Box 785057
Orlando, FL 32878-5057

Ocwen Loan Servicing, LLC
Acct # -----9242
12650 Ingenuity Drive
Orlando, FL 32826

Ocwen Loan Servicing, LLC
Acct # -----8056
12650 Ingenuity Drive
Orlando, FL 32826

RJM Acquisitions LLC
575 Underhill Blvd., Ste. 224
Syosset, NY 11791

Rutherford County Clerk Of Court
11 SP 272
229 N. Main St.
Rutherfordton, NC 28139

Rutherford County Tax Collector
P O Box 143
Rutherfordton, NC 28139-0143

Schultz Veterinary Clinic
2770 Bennett Rd.
Okemos, MI 48864

Thomas B. Kakassy
P O Box 2436
Gastonia, NC 28053

TransUnion
P O Box 2000
Chester, PA 19016-2000